

In re:
Pavel Balon
Debtor

Case No. 19-17762-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin

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Date Rcvd: May 23, 2024

Form ID: pdf900

Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
- # Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 25, 2024:

Recip ID	Recipient Name and Address
db	#+ Pavel Balon, 86 Greenridge Circle, Newtown, PA 18940-2356
14579065	+ Freedom Mortgage, c/o Andrew Spivack, Brock and Scott, PLLC Attorneys at Law, 302 Fellowship Road, Suite 130, Mount Laurel, NJ 08054-1218
14469346	+ PINGORA LOAN SERVICING, LLC, FLAGSTAR BANK F.S.B., 5151 CORPORATE DRIVE, TROY MI 48098-2639
14447097	+ PINGORA LOAN SERVICING, LLC, C/o Thomas Song, Esq., 1617 JFK Boulevard, Suite 1400, One Penn Center Plaza, Philadelphia, PA 19103
14447345	+ PINGORA LOAN SERVICING, LLC, c/o THOMAS YOUNG.HAE SONG, Phelan Hallinan Diamond & Jones, LLP, 1617 JFK Blvd., Suite 1400 Philadelphia, PA 19103-1814
14552495	+ Pingora Loan Servicing, LLC, CO Rebecca Ann Solarz, Esq., KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14439095	+ Porsche Financial Srvc, 980 Hammond Dr, Atlanta, GA 30328-6161
14467236	+ Toyota Lease Trust, C/O Rebecca Ann Solarz, Esq., KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14831766	U.S. Bank National Association, et al., c/o Rushmore Servicing, PO Box 619096 Dallas, TX 75261

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	May 24 2024 00:03:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
cr	+ Email/Text: bkfilings@zwickerpc.com	May 24 2024 00:03:00	American Express National Bank c/o Zwicker & Assoc, 80 Minuteman Road, P.O. Box 9043, Andover, MA 01810-0943
cr	^ MEBN	May 23 2024 23:54:54	Rushmore Loan Management Services, LLC as servicer, FRIEDMAN VARTOLO, LLP, 1325 Franklin Avenue, Suite 160, Garden City, NY 11530-1631
14443929	+ Email/Text: bkfilings@zwickerpc.com	May 24 2024 00:03:00	American Express National Bank, c/o Zwicker and Associates, P.C., 80 Minuteman Road, PO Box 9043, Andover, MA 01810-0943
14443655	+ Email/Text: bkfilings@zwickerpc.com	May 24 2024 00:03:00	American Express National Bank, AENB, c/o Zwicker and Associates, P.C., Attorneys/Agents for Creditor, P.O. 9043, Andover, MA 01810-0943
14439088	+ Email/PDF: bncnotices@becket-lee.com	May 24 2024 00:10:57	Amex, P.o. Box 981537, El Paso, TX 79998-1537
14439089	+ Email/Text: BarclaysBankDelaware@tsico.com	May 24 2024 00:02:00	Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803
14439090	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	May 24 2024 00:12:14	Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281
14439091	+ Email/PDF: creditonebknotifications@resurgent.com	May 24 2024 00:12:03	Credit One Bank Na, Po Box 98872, Las Vegas, NV 89193-8872

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14441767	Email/Text: mrdiscen@discover.com	May 24 2024 00:01:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14439092	+ Email/Text: mrdiscen@discover.com	May 24 2024 00:01:00	Discover Fin Svcs Llc, Pob 15316, Wilmington, DE 19850-5316
14439093	+ Email/Text: cashiering-administrationservices@flagstar.com	May 24 2024 00:03:00	Flagstar Bank, 5151 Corporate Drive, Troy, MI 48098-2639
14579066	+ Email/Text: Bankruptcy@Freedommortgage.com	May 24 2024 00:02:00	Freedom Mortgage, 10500 Kincaid Drive, Fishers, Indiana 46037-9764
14576873	+ Email/Text: Bankruptcy@Freedommortgage.com	May 24 2024 00:02:00	Freedom Mortgage Corp., 10500 Kincaid Drive, Fishers, IN 46037-9764
14439094	+ Email/PDF: MerrickBKNotifications@Resurgent.com	May 24 2024 00:10:34	Merrick Bank Corp, Po Box 9201, Old Bethpage, NY 11804-9001
14469346	^ MEBN	May 23 2024 23:55:04	PINGORA LOAN SERVICING, LLC, FLAGSTAR BANK F.S.B., 5151 CORPORATE DRIVE, TROY MI 48098-2639
14458916	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 24 2024 00:25:02	Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
14456091	Email/Text: RVSVBCICNOTICE1@state.pa.us	May 24 2024 00:03:00	Pennsylvania Department of Revenue, Bankruptcy Division P O Box 280946, Harrisburg PA 17128-0946
14709202	+ Email/Text: nsm_bk_notices@mcooper.com	May 24 2024 00:02:00	Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004
14747481	^ MEBN	May 23 2024 23:54:53	Rushmore Loan Management Services,, LLC as Servicer for U.S. Bank N.A., Friedman Vartolo, LLP, 1325 Franklin Avenue, Suite 160, Garden City NY 11530-1631
14439096	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 24 2024 00:12:12	Syncb/jcp, Po Box 965007, Orlando, FL 32896-5007
14452229	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	May 24 2024 00:02:00	Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
14574571	Email/PDF: bncnotices@becket-lee.com	May 24 2024 00:10:49	Toyota Lease Trust, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14439097	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	May 24 2024 00:02:00	Toyota Motor Credit, 4 Gatehall Dr, Parsippany, NJ 07054-4522

TOTAL: 24

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	*+	Freedom Mortgage Corp., 10500 Kincaid Drive, Fishers, IN 46037-9764

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

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complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 25, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 23, 2024 at the address(es) listed below:

Name	Email Address
ANDREW L. SPIVACK	on behalf of Creditor Freedom Mortgage Corporation andrew.spivack@brockandscott.com wbecf@brockandscott.com
ANDREW L. SPIVACK	on behalf of Creditor FREEDOM MORTGAGE andrew.spivack@brockandscott.com wbecf@brockandscott.com
DENISE ELIZABETH CARLON	on behalf of Creditor Toyota Lease Trust bkgroup@kmllawgroup.com
DENISE ELIZABETH CARLON	on behalf of Creditor PINGORA LOAN SERVICING LLC bkgroup@kmllawgroup.com
JASON BRETT SCHWARTZ	on behalf of Creditor Rushmore Loan Management Services LLC as servicer for U.S. Bank National Association, not in its individual capacity but solely as trustee for RMT Trust, Series 2021 Cottage-TT-V bkecf@friedmanvartolo.com, bankruptcy@friedmanvartolo.com
JASON BRETT SCHWARTZ	on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as trustee for RMT Trust, Series 2021 Cottage-TT-V bkecf@friedmanvartolo.com, bankruptcy@friedmanvartolo.com
JEROME B. BLANK	on behalf of Creditor PINGORA LOAN SERVICING LLC jblank@pincuslaw.com, mmorris@pincuslaw.com
JOSEPH JASPER SWARTZ	on behalf of Creditor PA Dept of Revenue RA-occbankruptcy2@state.pa.us RA-occbankruptcy6@state.pa.us
LAUREN MOYER	on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as trustee for RMT Trust, Series 2021 Cottage-TT-V bkecf@friedmanvartolo.com
LAUREN MOYER	on behalf of Creditor Rushmore Loan Management Services LLC as servicer for U.S. Bank National Association, not in its individual capacity but solely as trustee for RMT Trust, Series 2021 Cottage-TT-V bkecf@friedmanvartolo.com
MARIO J. HANYON	on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com
PAUL H. YOUNG	on behalf of Debtor Pavel Balon support@ymalaw.com ykaecf@gmail.com,paullawyers@gmail.com,pyoung@ymalaw.com;youngpr83562@notify.bestcase.com,tkennedy@ymalaw.com,lesliebrown.paralegal@gmail.com,cmccullough@ymalaw.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
THOMAS SONG	on behalf of Creditor PINGORA LOAN SERVICING LLC tomysong0@gmail.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 15

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA

In Re:
Pavel Balon

Debtor

Chapter 13
Bankruptcy No. 19-17762-AMC

ORDER DISMISSING CHAPTER 13 CASE

AND NOW, after notice and hearing, it is ORDERED that the case is DISMISSED.

IT IS FURTHER ORDERED that any undisbursed funds held by the Chapter 13 Trustee from payments made on account of the Debtor's plan shall be refunded to the Debtor unless a party in interest files a Motion for Alternative Disbursement within 21 days of the entry of this Order.

IT IS FURTHER ORDERED that any wage order entered in this case is hereby TERMINATED and the employer shall cease wage withholding immediately.

Date: May 23, 2024



ASHELEY M. CHAN
U.S. BANKRUPTCY JUDGE